


SPOTLIGHT

SEPTEMBER 2016



YOU
GOT
THIS!



THE TOUGH GET **GOING**

WHAT IS LEARNED OUT OF NECESSITY IS INEVITABLY MORE POWERFUL THAN THE LEARNING THAT COMES EASILY. — MALCOLM GLADWELL FROM "DAVID AND GOLIATH"

NO MATTER HOW SUCCESSFUL, how "together" someone may seem, however easy they may make it look, at some point, everyone faces obstacles in their career. Nobody escapes difficulty of one sort or another. And nothing shows a person's true character more clearly than how they face challenges.

For this issue of *Spotlight*, we asked year-to-date leaders from every walk of American Income Life and National Income Life to an-

swer four questions about overcoming obstacles in their AIL career:

1. What has been the most difficult obstacle you've faced in your AIL career?
2. How did you overcome it? (Or, how are you working to overcome it?)
3. How did the experience of overcoming the obstacle affect your career?
4. In one sentence, what would you say to inspire and encourage someone who's struggling to deal with something that's holding them back in their career?

See **PAGES 18-19** in the printed version of *Spotlight* and see *Spotlight Digital* for even more tips and wisdom from those who have "been there, done that."

I've had my own obstacles to overcome just like everyone else. When I was an Agent, I was not what you'd call a strong closer. I knew the presentation well enough, but I stumbled when it came time to wrap it up. To compensate, I increased my activity. The problem with that was my sales were costly in terms of the amount of time invested in getting them. I shared my frustration with my stepfather, who taught me closing techniques ("Do you want to start off with the whole family covered or just half?")

When I became President, then CEO of the Company, I faced an entirely different challenge: mastering public speaking. It wasn't so much fear or stage fright as it was me wanting to be an effective and compelling speaker. I just wasn't very good at it. As if it wasn't daunting enough addressing the SGAs, Executive Council, and Conventions, I began to be invited to speak at high-level union meetings

and political functions. I began to really listen to powerful speakers like former President Bill Clinton, AFL-CIO President Rich Trumka and Teamsters President Jim Hoffa, Jr. and analyze content and delivery.

Although these two challenges occurred at opposite ends of my career, the key to overcoming them both was the same: practice, practice, practice. Both closing a sale and effective public speaking are learned behaviors. There's wisdom in the saying, "Fake it 'til you make it."

The experience of overcoming both obstacles also had the same effect on my career: confidence. Not just for having prevailed over those specific hurdles either, but the broader confidence that there is nothing I can't overcome.

My advice to anyone struggling with something that's holding them back in their career is the same regardless of the issue: Burn every bridge. Having a "Plan B" provides a temptation to back out when the going gets tough. Give it everything you've got. Be all-in. No surrender!

We are grateful to those who took time to share about how they have worked to overcome the most difficult challenge of their career at AIL/NILICO. Odds are someone has already overcome an issue you are currently facing, so be sure to check out the stories. 📌

Roger Smith

Chief Executive Officer
AIL & NILICO



SPOTLIGHT

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NEWS

SEPTEMBER 2016

VOL. 49 NO. 9

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2016, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for *Spotlight* recognition only.

Retention: **71.0%**
Net to Gross: **80%**

Dates to Remember

\$5,270,788

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 30-37**.

LIFE INSURANCE AWARENESS

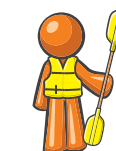
Here's some of what we know from the 2016 Insurance Barometer Study, conducted by LIMRA and Life Happens:

- > **Nearly 9 in 10 consumers (86 percent)** agree that most people need life insurance
- > **77 percent of Millennials** were likely to recommend owning life insurance, as were three quarters of those who own any type of life insurance
- > **A majority of people (51 percent)** still prefer to purchase life insurance in person
- > **Three out of four of them** say a major reason they would prefer to meet with a financial advisor or Agent in person is so they can ask questions and get immediate answers



Hear what basketball player Lamar Odom and comedian Molly Shannon have to say about life insurance on the *Spotlight Digital* app!

*** Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2017 Awards Presentation are: the top SGA from each Category I-VIII based on Performance Factor with 100% minimum, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. View the 2017 Convention Qualifications online at www.aillife.com or www.nilife.com. **Check your production!** If there is an asterisk by your position, you could be on your way to stay at the wonderful Moon Palace Resort in Cancun! The convention will be held May 18-21, 2017.



LOOK FOR ME!

THE CELEBRATION OF LABOR CONTINUES



Susan Fuldauer

Vice President of Public Relations Field Operations

world, many countries take time to honor and celebrate workers. However, there are profit-based corporations that fight hard against the worker, lobbying to diminish the workers' voices and right to safe, good wage jobs. And yet, working men and women continue to show up, many times in grueling conditions, to keep those corporations afloat on the backs of those workers. The fight must continue to create a fair economy that works for all.

We at AIL/NILICO, on the other hand, celebrate workers every day of every month of every year. We stand together, as a corporation with a conscience, not outsourcing our jobs or products to Japan, China, Mexico or India. We stand in unity, lobbying for raising the minimum wage, protecting workers' pensions, health care benefits and the right to organize and have union representation.

We work every day to protect the current and future financial security for working families. Through our strike and lay-off waivers and invaluable insurance benefits tailored for working families, we can provide

peace of mind for those hardworking families. Our partnership with labor is strong. It will continue to be strong because we do the right things to honor those families through knowledge of our products and sensitivity to the struggles facing families today, and by coming together to support the causes and candidates Labor supports.

Your PR team often has the opportunity to speak at labor events, conferences and conventions, when no other insurance company gets invited. We have these opportunities afforded us because of the tremendous value we provide for the working families we visit and the support we provide to Labor's efforts day in and day out. Together, we are there supporting strikers, locked-out workers and families falling on hard times through donations and food delivery.

I challenge anyone to find another corporation that has the heart of this corporation. There is no other and I'm proud to stand with you and with Labor as we continue to honor and celebrate working families beyond the Labor Day holiday weekend. 🇺🇸

LABOR DAY IS ALWAYS A GREAT TIME to publicly stand with and honor the working men and women who make our countries strong. Labor is the backbone of our nations and standing alongside Labor is never a privilege I take for granted. While we celebrate in Solidarity with our labor brothers and sisters over the Labor Day holiday weekend, it doesn't end there for us.

Today, there are many struggles facing Labor in just about every country. The hard work and long hours combined with the uncertainty of jobs being outsourced weighs heavily on working families. Around the



Closer to the Heart



UPDATE FROM KEY WEST, FL

The Spring 2016 Executive Council meeting attendees raised \$24,200 for Inez Martin Child Development Center, which provides high quality early childhood education to kids at risk for poor outcomes once they reach Kindergarten.

IMCDC contacted us recently to thank us again for our Closer to the Heart donation and sent photos of some items they purchased: learning toys for the children, replacement rugs for the children's group time and some toys for their outdoor activities. Donations also helped fund scholarships.



Simon and Christa Demi, Director of Finance for the Pittsburgh Foundation

PITTSBURGH, PA

American Income, in partnership with the Simon Arias SGA office, donated \$3,000 through Closer to the Heart to the Pittsburgh Kids Foundation.

Simon presented \$3,000 to the Foundation's Director of Finance Christa Demi. Simon has a real passion for helping at-risk youth and teens. "These kids are our future. Guiding and building strong, empowered young people strengthens the very future of our communities," he said.

The Pittsburgh Kids Foundation, established in 1979, is a faith-based program that helps churches and others working with youth by bringing together a coalition of 200 youth workers, serving in churches and youth serving agencies in the greater Pittsburgh area.



DETROIT, MI

American Income, in partnership with the Zach Hart SGA office, donated \$10,000 to Detroit-based Encourage Me I'm Young (EMIIY) through Closer to the Heart.

Zach presented the check to Calvin Mann, CEO of Encourage Me I'm Young, at the agency's monthly picnic August 21. "We chose Encourage Me I'm Young because of everything it stands for: development of youth, growth, stopping racism and, of course, the 'Mann' behind it all," Zach said.

Encourage Me I'm Young, Inc. is a youth enrichment organization that equips today's youth with guidance, encouragement, and relative and achievable goals. Character development, empowerment, and literacy proficiency are emphasized through mentorship.

How much do you know about the famous people who grace our 2016 IMPACT theme graphics?

What IMPACT did they make and how does that relate to our ability as individuals and collectively to make an IMPACT?



MOHANDAS KARAMCHAND GANDHI

1869-1948

He was leader of the Indian independence movement in British-ruled India. Through nonviolent civil disobedience, he led India to independence and inspired movements for civil rights and freedom across the world. He believed in nonviolence and truth in all situations. He was assassinated on his way to address a prayer meeting.



"Mahatma" is a term of respect meaning "high-souled" or "venerable."



Entered into an arranged marriage at age 13.



Studied law in London.



Imprisoned for many years, on many occasions, in South Africa and India.



Was a vegetarian who undertook long periods of fasting for self-purification and social protest.



His birthday (October 2) is celebrated as the International Day of Non-Violence.



Food for Thought:
"The best way to find yourself is to lose yourself in the service of others."

— Mahatma Gandhi

PERSONAL RECRUITING

Personal Recruiting provides opportunity for all Agents to earn an additional monthly income stream above and beyond regular recruiting efforts performed by Managing Agents!

TOP PAYOUTS* AUGUST

TOTAL PAYOUT: **\$356,758** TOTAL QUALIFIERS: **866**



Jessica Liles
\$2,615
Eric Cochran



Stephanie Kell
\$2,412
Joseph Diecedue



Joshua Dishong
\$2,310
Zachary Hart



Matthew Rodriguez
\$2,230
Simon Arias



AshLynn Orng
\$2,159
Altig-Orlovic

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Jessica Liles	\$ 2,615	Diana Perea-Ortiz	\$ 1,022	Wilmedy Moreno	\$ 720	Larissa Anderson	\$ 589	Jada Jackson	\$ 528
Stephanie Kell	2,412	Adam Chesney	1,013	Daniel Rothman	719	Josiah Moore	588	Gabriel Rocha	527
Joshua Dishong	2,310	Susan Bedrossian	1,009	Melissa Martino	719	Jeremy Folger	588	Jennifer	524
Matthew Rodriguez	2,230	Richard Gaffney	994	Robin Gonzalez	705	Elvis Durakovic	586	Class-Rodriguez	
AshLynn Orng	2,159	Ray Camaraza	988	Charlene Escoto	702	Collin Quigley	586	Kerry Zorns	522
Christina Jauch	2,146	Amanda Watson	975	Allison Skinner	699	John Lamere	582	Matthew Kania	519
Svyatoslav Stefanysyhn	2,141	Christopher Gray	957	Nathan Walker	697	Travis Morrison	579	Richard Whyte	519
Gina Merico	2,066	Quewandra Daniel	936	Corey Helly	686	Jakeishewa Pace	576	Mack Doby	518
Brenton Patterson	2,033	Timothy Conn	930	Misti Romine	686	John Conard	576	Jonathan Maust	517
Anita Przybylowicz	1,869	Brian Thai	928	Benjamin Varner	686	Jacob Vargas	576	Aaron McEntire	517
Matthew Parks	1,689	Kassandra Martin	925	Andrew Chon	682	Mickey Adkins	574	William Lindsley	514
Marc Salvaggi	1,684	Sarah Santana	923	Jackie Alston	681	Mary Thompson	571	Juan Olvera	514
Britton Costa	1,673	Monika Michniak	923	John Turner	680	Joanna Hansen	571	Richmond Gerrish	514
Carl Chargois	1,671	Kassandra Perez	919	Marie Charles-Hilaire	679	Alisha Anderton	570	Joshua Randolph	513
Dylan Dengelegi	1,664	Shai Mate	909	Joshua Howard	677	Michele Meade	570	Soonalote Taogaga	512
Stuart Pagan	1,654	Tyler Mabry	900	Raul Rojas	676	Christopher Limas	570	John Perry	510
Kendall Wilson	1,652	Anthony Burke	886	Evelyn Howell	671	Grant Myers	568	Austin Hamilton	510
Melanie Gray	1,632	Deana Plaster	883	Rodrick Hahn	668	Isaac Garcia	566	Joseph Kleeb	509
Krystian Drodz	1,603	LaTasha Boyd	883	Anthony Chirico	667	Michael Bush	565	Donna Johnson	509
Brody	1,494	Marysa Maggio	883	Michael Cirelli	666	Orlando Mayorga	565	Derek Foore	508
Maughan-Evanson		Alifonzo Garcia	881	Breann Haleyl	665	Breann Haleyl	565	Kimberly West	507
Michael Russin	1,474	Jordan Lacy	881	Erem Ntui	655	Erin Picazo	565	Skylor Womble	506
Omar Torres	1,467	Demetra Henderson	877	Waleah Salah	654	Keri Roberts	564	Heather Watts	506
Bryant Rayford	1,440	Chaz Hutcherson	871	Nina Blackmon	652	Amelia Moeaki	563	Kirstie Mohninger	504
Steven Rios	1,405	Fran Kolos	858	Machelle	651	Thomas Huynh	562	Melne Hughes	503
Ruben Szabo	1,378	Thomas Lypps	857	Hoffman-Garner		Andrew Diskin	562	Danielle Morales	503
Jonathan Frigola	1,368	Patrycja Grudzinska	856	James Jones	648	Nicole Price	560	Nicole Goleski	502
Robert Kanaan	1,354	Subrina Husser	847	Hoang Nguyen	645	Haley Spinelli	560	Barbara Seyoum	502
Edill Cobos	1,323	Stephanie Brown	844	William Hart	644	Allie McGraw	559	Dawid Liniewski	501
Joshua Rush	1,304	Teja Pegram	834	Donald Dulaney	643	Yolanda Harris	558	Eduardo Barajas	500
Ransey Vazquez	1,296	Duane Shaw	826	Adem Abdula	642	Michael Johnston	558	Mihaela Bodean	500
Victor Agurto	1,295	Casey Finley	820	Christopher Bentley	634	Alexa Vega	557	Justin Bustos	500
Andre McCallum	1,286	Alisha Oswal	820	Matt McBride	631	Mark Dominguez	557	Bjon Byrams	500
Martha Garcia	1,274	Shawn Lewicki	813	Aleisha Sampson	631	Seth Frisby-Jack	557	David Dare	500
Nicholas Scordos	1,248	Phillip Munsey	791	Mireya Lopez	629	Melinda Morante	555	Chelsea Davis	500
Joy Vann-Austin	1,196	Jacob Carlson	779	Zachary Meredith	628	Mathias Wells	552	Deon Garcia	500
Dameon Haynes	1,194	Tyler Ray	776	Nichole Davis	628	Stephen Cannon	550	Aaliyah Griffin	500
Travis Vaughn	1,167	Jimez Parker	774	Nichole Wright	628	Nicole Arnone	550	Jasmine Johnson	500
Manuel Diaz	1,153	Amanda Hardy	771	Martin Miller	622	Shanita Ellmers	547	Shandrea Lewis	500
Brandyn Snyder	1,149	Barbara Harrod	766	Joshua Gaskin	622	Timothy Bugge	547	Kristen Lovett	500
Zachary Hansen	1,138	Tyler McKnight	762	Antone Jackson	617	Richard Mansfield	544	Alipate Makaui	500
Julia Gallacher	1,130	Angela Black	758	Timothy Brown	615	Richard Mansfield	544	Alicia Mancuso	500
Romona Afamasaga	1,122	Emerson Hazzard	755	Ryan Marsh	613	Wendy Truong	544	Sabrina Martinez	500
Timothy Penso	1,075	Jessica Zdeb	753	Lisa Ross	607	Travis Kovach	544	Iwona Mocek	500
William Pickett	1,073	Jessica D Smith	752	Tolmas Norbutaev	605	Taylor Hodge	544	Hannah Robertson	500
Kade Beck	1,067	Juan Torres	752	Andrew Kanaris	599	Zachary Lowman	542	Michael C Rodriguez	500
Hector Mendez	1,065	Evan Thomas	750	Dario Messina	598	Abraham Weissman	541	Michael Stewart	500
Sammie Leonard	1,058	Moli Kaufusi	750	Heather McGovern	597	Vassilios Katos	538	Maria I Vazquez	500
Andrew Wagner	1,048	Cole Hatfield	747	Jami Nugent	596	Beau Locker	538		
Jonathan L Jones	1,040	Heulett Suggs	744	Rebecca Stern	594	Jordan Ensign	534		
Erica Robertson	1,032	Tachoffonie Goggins	739	Jordon Barron	591	Pablo Solis	531		
Nacole Newbold	1,025	Crystal Miller	730	Michael Clements	589	Adam Wolcott	528		

TOP AGENTS** AUGUST

TOTAL PERSONAL RECRUITERS: **438** TOTAL PERSONAL RECRUITS: **540**



Kendall Wilson
6 Recruits
Sabrina Lloyd



Jessica Liles
5 Recruits
Eric Cochran



Ransey Vazquez
5 Recruits
Bob Olson



Kade Beck
4 Recruits
Joseph Diecedue



Dylan Dengelegi
4 Recruits
Giglione-Ackerman

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Kendall Wilson	6	Emerson Hazzard	3	Matthew Dawson	2	Melissa Martino	2	Erica Robertson	2
Jessica Liles	5	Chaz Hutcherson	3	Jonathan Frigola	2	Brody Maughan-Evanson	2	Matthew Rodriguez	2
Ransey Vazquez	5	Robert Kanaan	3	Robin Gonzalez	2	Matt McBride	2	Michael Russin	2
Kade Beck	4	Moli Kaufusi	3	Daryl Graham	2	Andre McCallum	2	Nicholas Scordos	2
Dylan Dengelegi	4	Beau Locker	3	Yolanda Harris	2	Emery McLendon	2	Duane Shaw	2
Mack Doby	4	Nacole Newbold	3	Dameon Haynes	2	Gina Merico	2	Brandyn Snyder	2
Jonathan L Jones	4	Brenton Patterson	3	Joshua Howard	2	Teja Pegram	2	Svyatoslav Stefanysyhn	2
Stephanie Kell	4	Anita Przybylowicz	3	Joshua Jackson	2	Victoria Perea	2	Brian Thai	2
Omar Torres	4	Ariel Balado	2	Sammie Leonard	2	Diana Perea-Ortiz	2	Phillip Waisman	2
Carl Chargois	3	Jordon Barron	2	Zachary Lowman	2	William Pickett	2	Robert Wright	2
Edill Cobos	3	Susan Bedrossian	2	Thomas Lypps	2	Nicole Price	2		
Quewandra Daniel	3	Marie Charles-Hilaire	2	Alipate Makaui	2	Tyler Ray	2		
Melanie Gray	3	Michael Clements	2	Kassandra Martin	2	Bryant Rayford	2		

TOP AGENTS** YTD

TOTAL PERSONAL RECRUITERS: **1,629** TOTAL PERSONAL RECRUITS: **2,860**

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Ransey Vazquez	38	Quewandra Daniel	11	Anita Przybylowicz	10	Ofa Tupouniua	9	Omar Torres	8
Kade Beck	14	Mack Doby	10	Kendall Wilson	10	Alma Lozano	8		
Robert Kanaan	13	Jonathan Frigola	10	Marc Salvaggi	9	Christina Jauch	8		
Stephanie Kell	11	Michael Russin	10	Patrycja Grudzinska	9	Amanda Peterson	8		

■ By Incentive Structure Payout. Top Personal Recruiting Agents listed earned at least \$500.
 ▼ By Number of Personal Recruits. Top Personal Recruiting Agents listed have at least 2 Personal Recruits.
 ● Spotlight will picture the top 5 Personal Recruiting Agents based on number of Personal Recruits. In case of a tie, top Personal Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.
 ★ The number of YTD Personal Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

LEAGUE OF CHAMPIONS

MEMBERS

— By Number of Eligible Personal Recruits*



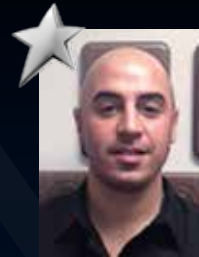
Robert Kanaan
Imran Satti
15 Recruits
GOLD



Stephanie Kell
Joseph Dicedue
13 Recruits
SILVER



Victor Agurto
Gigione-Ackerman
11 Recruits
SILVER



Nicholas Scordos
Surace-Smith
11 Recruits
SILVER



Michael Cirelli
Dorian Oldham
10 Recruits
SILVER



Anita Przybylowicz
Sabrina Lloyd
10 Recruits
SILVER



Soonalote Taogaga
Steve Friedlander
10 Recruits
SILVER



Kendall Wilson
Sabrina Lloyd
8 Recruits
BRONZE



Omar Torres
Sabrina Lloyd
7 Recruits
BRONZE



Matthew Dawson
Surace-Smith
6 Recruits
BRONZE



George Bort
Surace-Smith
5 Recruits
BRONZE



Martha Garcia
Michael Vasu
5 Recruits
BRONZE



Gregory Graham
David Hausman
5 Recruits
BRONZE



Jordan Kness
Eric Cochran
5 Recruits
BRONZE



Zoltan Krecsko
Brian Traboulay
5 Recruits
BRONZE



Jonathan Maust
Altig-Orlovic
5 Recruits
BRONZE



Grant Myers
Raymond Risucci
5 Recruits
BRONZE



Joshua Randolph
James Cunningham
5 Recruits
BRONZE



Matthew Rodriguez
Simon Arias
5 Recruits
BRONZE



Gabriela Sime
Laura Fisher
5 Recruits
BRONZE



Svyatoslav Stefanyshyn
Sabrina Lloyd
5 Recruits
BRONZE



SEPTEMBER 12, 2016

495 ANSWERED THE CALL OF OPPORTUNITY UNLIMITED!



STAY TUNED FOR DETAILS ON 2017 NATIONAL EVENTS!

*A Personal Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP



YOU GOT THIS

EVERYONE HAS OBSTACLES THEY must overcome in their personal life and in their business life. What determines your success in both is how you look at them and the plan you put in place to overcome them. I have been in this business for 31 years now, so trust me when I say that they will follow you wherever you go and whatever you do. The key is how to meet the challenge head on and deal with it.

I bet in my mind I have quit over 100 times but here I still am. Why? Because it all comes down to what you really want in life and keeping those things on the front burner each and every day.

First of all, I tell people, "Give me a year and I will give you a career," but it really should be, "Give me 10 years and I will give you the career of a lifetime." So how do you overcome those pesky obstacles? Well, all I can do is tell you what I did and how I did it and if you can replicate, it becomes easier to do every day.

First, it starts with the word 'commitment.' Because if you really are committed to you what you do, you search for answers, not excuses. See, to me the right attitude means this: the ability to seek, find and execute ways to win regardless of the circumstances.

When I started in the insurance business my job was to canvass door-to-door selling. Now, that is a pretty tough thing to do especially in Minnesota with the weather conditions. When the weather got tough, it would be easy to say, "I cannot go out and drive or canvass door-to-door," like everyone else did. Sometimes, you just gotta get out there and DO IT. This only happens, though, when your goals are very strong and what it does is drives you to look for solutions to those obstacles and find a way to win.

Now, let me go back to, "Give me 10 years and I will give you a lifetime career" phrase I said earlier. We are going to work somewhere — period. So if that is case, I would rather work hard for 10 years than work hard 20 years to just get by when I am done. Once you commit to yourself that you are in for the long haul, the obstacles become easier to deal with.

Where we are fortunate is that only you can dictate where you are going and no one else can prevent that from happening. Even when I was in less than optimum situations,

through my results, I always got promoted and moved forward. I learned you can be successful because of your situation or you can become successful in spite of it. Again, your choice is to blame or to find other ways to achieve your goals.

One of the hardest obstacles I faced early in my career was to motivate myself to work every day, and I relied on others to motivate me to do that. But I realized that I had to find the answers to motivate myself because then I could use that motivation to inspire me to do anything I wanted to do in the other aspects of my life. I did this by setting short, medium and long-term goals that inspired me into action.

See, YOU got this. WE got this. The reasons are simple: we all came to this great Company for the same reasons and the only thing that will ever stop you is yourself. Every day I remind myself of the reason I am here and when I do that anything that gets in the way becomes much easier to handle.

And it will for all of you, too. 🙌



YOUR CAREER TRACK WITH AIL/NILICO



CAREER AGENT

Start your career as a Licensed American Income/ National Income-appointed professional, offering supplemental insurance to working families

SUPERVISING AGENT

TYPICAL TIMEFRAME: 3-6 MONTHS

Work with your managers to recruit and build your team of 1-6 agents



GENERAL AGENT

TYPICAL TIMEFRAME: 6-9 MONTHS

Work with your managers to recruit and build your team of 2-3 Supervising Agents with 1-6 agents per SA

MASTER GENERAL AGENT

TYPICAL TIMEFRAME: 9-18 MONTHS

Work with your managers to recruit and build your team of 2-3 GAs with 2-3 SAs with 1-6 agents per SA



REGIONAL GENERAL AGENT

TYPICAL TIMEFRAME: 18-24 MONTHS

- Work with your SGA to recruit and build your team of 2-3 MGAs with 2-3 GAs per MGA, with 2-3 SAs per GA, with 1-6 agents per SA
- RGAs must have their own MGA Agency

STATE GENERAL AGENT

TYPICAL TIMEFRAME: MIN. 2 YEARS TENURE

- Recruit, contract and train new agents and managers
- Automatic vesting
- Must be on a MGA/RGA contract
- Must have min. \$225,000 1st six mo. Agent production (in last 12 mos.)



THE ROAD TO MANAGEMENT

AT EACH LEVEL OF MANAGEMENT, MANAGERS:

- FIELD TRAIN NEW AGENTS
- IDENTIFY POTENTIAL MANAGERS FOR ALL LEVELS IN YOUR HIERARCHY
- INCREASE IN YOUR PERSONAL CONTRACT
- EARN OVERRIDE COMMISSIONS ON YOUR TEAM
- INCREASE RESIDUAL INCOME
- QUALIFY FOR LEADERSHIP BONUSES
- QUALIFY FOR CONVENTION BASED ON YOUR TEAM'S RESULTS

*The earnings potential for each level are typical but not guaranteed. Actual amounts can vary based on individual's results.

YOU GOT THIS



ZACH HART
State General Agent

THE CHALLENGE: AIL is not difficult, seriously, as long as you follow systems and procedures. In other words

it takes **ZERO** talent to work hard. However, time management between your personal and professional life, if not done properly, can create more adversity than anything.

THE FIX: It's not something you can really overcome — you just have to have the right people supporting you. I've been very, very blessed for every minute, every day, every year that I have had this opportunity to have the support of the love of my life, Corrie Ruth Hart, along with unbelievable leaders, agents and staff that I work side by side with.

THE DIFFERENCE: We live the experience; we've developed an agency that's not an agency, it's a family. We've created an agency that includes our families so we are literally all in.

THE TAKEAWAY: Press 'Pause.' Check the 12 inches of real estate between your ears. Focus on your goals using your imagination, which is your ability to forecast the future, before anyone can tell you no ever again.



AZAR AFNAN
SA, Zach Hart Agency

THE CHALLENGE: Trying to eliminate that natural cozy feeling when you've had a great day, or a great week or great month

— in all aspects our job. Momentum is a powerful part of what we do and it can be tempting to take our foot off the gas and coast.

THE FIX: Reminding myself daily what is my "why." Why am I doing this, why did I choose this path I'm on? For me, it's my wife and children. I remind myself that if I want them to have a better life I have to sacrifice now so later they can enjoy what they deserve.

THE DIFFERENCE: I have much more strength than I previously believed. I have much more to give now than what I was giving in the past. I am able to help guide others achieve their goals and dreams. I have come to realize it's not how much I can change my life, but how many other lives I can change.

THE TAKEAWAY: Find your "why" and surround yourself with those who believe in your "why" and believe in you enough to help you get it.



ALAN SEDAGHAT
Agent, Altig-Orlovic Agency

THE CHALLENGE: How to balance my work life with my family life. And I think every agent at AIL has had

to deal with that at some point in their career. We all work very hard at AIL and the guys in the top 5% of the company work even harder. Long hours. Extended road trips.

THE FIX: I always included my partner in the decision making and planning when it came to AIL and "our" goals. We make life goals together. And life goals will shape career goals. Suddenly "my" career goals become "our" career goals. We look at AIL as the vehicle to achieve our life dreams.

THE DIFFERENCE: I was able to break the all-time record in personal production in 2012 as a result of this level of communication and support from my spouse. Without this type of mentality, without support from my home base, writing \$530,000 in one year would have never been possible.

THE TAKEAWAY: Make sure your family is on board, set your goals together, communicate it to others around you, call out your shot! Then get out there and help protect families' futures including your own!



AL KIRBY
Agent, Bob Olson Agency

THE CHALLENGE: Working seven days a week, something I have never done before.

THE FIX: Determination, commitment, sacrifice and fighting through many things in my life.

THE DIFFERENCE: It seems like everything is easy and it helps me to excel and to achieve my goals. I feel really good doing what I've been doing and what I'm going to be doing for a long time.

THE TAKEAWAY: Don't give up!



MIKE VAN DELFT
Agent, Imran Satti Agency

THE CHALLENGE: The first six months to a year. Ten years ago when I started, I was terrible! Learning the scripts,

booking the appointments, and time management were all done poorly. I was so frustrated! Driving hours and hours a day with little or no sales killed me.

THE FIX: Learning everything! I worked with multiple Agents and Managers. I asked a million questions. I wrote down every house I did not sell and went over the objections with fellow Agents and asked what they would do.

THE DIFFERENCE: By deciding to love my job, I saved my career. I wouldn't be here if I didn't make the decision years ago to learn everything, not give up, and continue to learn each and every day.

THE TAKEAWAY: How do you eat an elephant? One bite at a time.



JOSH DISHONG
RGA, Zach Hart Agency

THE CHALLENGE: Being away from my family so much.

THE FIX: I don't think you ever overcome being away from your family, however, I know that anyone who has achieved success in life had to make sacrifices. The thing I love about AIL is the better you become at perfecting your craft, it seems like the more time you have to be with your family.

THE DIFFERENCE: Being away from my family allowed me to be focused on making sure we are doing everything we can to achieve success. This can only be done with a great support system at home.

THE TAKEAWAY: Give it everything you have, and don't have a Plan B — no "toe dipping." Listen to the plays your coach calls and run them exactly, and you will overcome any obstacles.



MATT DIULUS
MGA, Simon Arias Agency

THE CHALLENGE: The life of a leader at AIL comes down to problem solving. I have faced a ton of adversity over

my career here: taking over a satellite office 7 months into the biz not knowing anything, being away from my family, manager turnover at times when they were needed the most, overcoming financial losses I took from my own mistakes.

THE FIX: Attitude — what doesn't kill you makes you stronger.

THE DIFFERENCE: Every adversity that I can think of has helped mold me into the Manager I am today and wouldn't change them for the world.

THE TAKEAWAY: He or she who can solve the most problems typically makes the most money, and at the end of the darkest night, there's always a bright morning. Keep your head up and persevere.



DURHON OLDHAM
State General Agent

THE CHALLENGE: Not having enough quality appointments to make sure I had a consistent, adequate paycheck

every week early in my career.

THE FIX: Focusing on perfecting my referral gathering and referral qualification processes.

THE DIFFERENCE: By perfecting the referral process, I had plenty of people to call and had more than enough quality appointments set every day. This led to higher pay, a greater confidence in myself, increased career opportunities and an ironclad belief in the Company and its products.

THE TAKEAWAY: Hold yourself accountable to perfecting your craft by focusing on your most prevalent weakness so much that you turn that weakness into your most dominant strength.



BRIAN RYAN
PR Manager

THE CHALLENGE: Joining a union-based company with zero experience with unions. My resume was filled with service-oriented companies and with my own company.

THE FIX: I studied as much as I could and put myself out in front of my groups through my actions — strikes, pickets, rallies, etc.

THE DIFFERENCE: It made me trust myself. I knew who I was as a person and I applied it to the place I was at in my life. I have built relationships and friendships that go beyond my work.

THE TAKEAWAY: Find the most successful member of your team. Sit next to them every chance you get. Watch what they do. Do the same thing. Ask questions. This was the advice I was given when I first started. Pretty good advice.



NATE HUNT
GA, Richard Correa Agency

THE CHALLENGE: "Your biggest problem is you think that you shouldn't have them." — Tony Robbins.

I was no exception. I thought if I just worked hard enough, long enough and if I cared enough about my job I could side step the "no's," retain every trainee, and make every agent's story a success story. The formula for success that I had created in my mind was the very cancer that was killing it.

THE FIX: Three resolves allowed me to overcome these obstacles. Have honesty, work ethic and love people. One doesn't work without the others.

THE DIFFERENCE: Implementing these into training, management and culture boosted momentum and united my team for success.

THE TAKEAWAY: Resolve to embrace the challenge of success.



MASTERGENERALAGENTS



1
MARC SALVAGGI
CLEVELAND, OH



2
NICHOLAS MOORE
ROCHESTER, NY



3
CHRISTINA JAUCH
PITTSBURGH, PA



4
JOSHUA DISHONG
TROY, MI



5
SOKOL FAZLIU
PITTSBURGH, PA



6
JOSHUA KRUEGER
AURORA, CO



7
JULIANNE SCAVO
CORONA, CA



8
BRITTON COSTA
PITTSBURGH, PA



9
MICHAEL GERSTEIN
EDISON, NJ



10
THOMAS VENA
PITTSBURGH, PA

AUGUST

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Marc Salvaggi	\$161,752	\$296,917		77.3	Surace-Smith
2	Nicholas Moore	155,467	321,643		78.8	Durhon Oldham
3	Christina Jauch	117,142	127,137		72.9	Simon Arias
4	Joshua Dishong	90,901	140,967		73.7	Zachary Hart
5	Sokol Fazliu	90,317	109,329		76.9	Simon Arias
6	Joshua Krueger	82,343	131,737		80.5	Richard Correa
7	Julianne Scavo	81,511	94,404		75.6	Erin Allen
8	Britton Costa	77,607	101,444		72.3	Simon Arias
9	Michael Gerstein	76,763	92,904		71.0	Giglione-Ackerman
10	Thomas Vena	73,935	138,184		74.6	Simon Arias
11	Erez Shabtay	69,160	116,867		86.5	Michael Vasu
12	Zach Otto	68,265	167,599		74.1	Sabrina Lloyd
13	Dan Ikei	68,230	72,432		80.8	Altig-Orlovic
14	Ryan Fickert	64,743	169,296		73.8	Zachary Hart
15	Morgan Lobello	63,479	106,534		81.0	Giglione-Ackerman
16	Beau Locker	63,050	112,359		77.6	Matt Henderson
17	Robert Smith	60,907	139,582		78.9	Durhon Oldham
18	Patrick Knouse	60,627	78,043		76.5	Slav Bitman
19	Andrew Wagner	60,436	76,182		81.1	Durhon Oldham
20	Chelsie Otto	59,543	66,514		76.9	Sabrina Lloyd

ALL TIME RECORDS: \$438,277 1st 6 Mo Agt | \$723,872 Net ALP

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Joshua Dishong	\$1,208,289	\$1,609,442		73.7	Zachary Hart
*2	Joshua Krueger	920,970	1,208,255		80.5	Richard Correa
*3	Nicholas Moore	878,865	1,984,564		78.8	Durhon Oldham
*4	Andre McCallum	818,203	1,034,273		71.4	Zachary Hart
*5	Marc Salvaggi	757,922	1,641,660		77.3	Surace-Smith
6	Zach Otto	739,020	1,480,801		74.1	Sabrina Lloyd
7	Ryan Fickert	623,954	1,452,701		73.8	Zachary Hart
8	Matthew Diulus	613,381	945,319		73.1	Simon Arias
9	Christina Jauch	487,696	586,013		72.9	Simon Arias
10	Robert Smith	464,956	882,341		78.9	Durhon Oldham
11	Daniel Hartwig	456,538	1,019,399		77.8	Surace-Smith
12	Morgan Lobello	447,733	645,754		81.0	Giglione-Ackerman
13	Bobby Szwaja	429,834	939,866		77.9	Theodore Pappas
14	Steve Bryant	417,674	635,249	87		Ryan Giddens
15	Dan Ikei	412,140	569,169		80.8	Altig-Orlovic
16	Chelsie Otto	406,418	419,060		76.9	Sabrina Lloyd
17	Thomas Vena	403,262	937,120		74.6	Simon Arias
18	John Conard	402,940	636,137		74.0	Simon Arias
19	Patrick Knouse	383,454	640,039		76.5	Slav Bitman
20	Britton Costa	378,970	530,852		72.3	Simon Arias

ALL TIME RECORDS: \$2,554,545 1st 6 Mo Agt | \$4,468,285 Net ALP

REGIONALGENERALAGENTS



1
MATTHEW DIULUS
PITTSBURGH, PA



2
MATTHEW PARKS
CLEVELAND, OH



3
BRETT GRYSKA
ROCHESTER, NY



4
JOSHUA DISHONG
TROY, MI



5
MICHAEL LARAMIE
HOUSTON, TX

AUGUST

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Matthew Diulus	\$387,493	\$524,538		71.9	Simon Arias
2	Matthew Parks	330,598	613,264		75.6	Surace-Smith
3	Brett Gryska	287,478	644,447		79.6	Durhon Oldham
4	Joshua Dishong	253,127	461,130		73.5	Zachary Hart
5	Michael Laramie	240,291	523,062		73.2	Michael Vasu
6	Thomas Vena	224,907	453,781		74.8	Simon Arias
7	Corey Helly	205,579	337,437		78.9	Giglione-Ackerman
8	Matthew Turnquist	188,600	308,786		77.4	Richard Correa
9	Marc Salvaggi	174,475	337,645		77.3	Surace-Smith
10	Michael Gerstein	169,613	255,397		73.9	Giglione-Ackerman

ALL TIME RECORDS: \$980,159 1st 6 Mo Agt | \$1,435,508 Net ALP

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Joshua Dishong	\$2,440,175	\$4,020,499		73.5	Zachary Hart
*2	Matthew Diulus	2,205,213	3,407,553		71.9	Simon Arias
3	Matthew Turnquist	1,836,539	2,743,568		77.4	Richard Correa
4	Corey Helly	1,825,314	2,726,900		78.9	Giglione-Ackerman
5	Thomas Vena	1,812,144	3,686,994		74.8	Simon Arias
6	Matthew Parks	1,780,850	4,020,852		75.6	Surace-Smith
7	Brett Gryska	1,780,674	4,494,415		79.6	Durhon Oldham
8	Michael Laramie	1,347,340	2,955,455		73.2	Michael Vasu
9	Levar Morgan	1,207,761	3,172,581		78.9	Theodore Pappas
10	Zach Otto	1,156,808	1,906,364		74.1	Sabrina Lloyd

ALL TIME RECORDS: \$5,230,627 1st 6 Mo Agt | \$8,242,209 Net ALP

AUGUST

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I Theodore Pappas	109.7	\$268,849	\$260,000	103.4	\$481,383	\$415,000	116.0	\$750,233	22.8		77.8
Altig-Orlovic	94.9	1,108,758	1,105,000	100.3	1,789,239	2,000,000	89.5	2,897,997	33.4		79.5
II Michael Vasu	125.6	\$240,057	\$240,000	100.0	\$302,249	\$200,000	151.1	\$542,306	133.0	90	
Durhon Oldham	120.3	287,480	220,000	130.7	363,827	331,000	109.9	651,306	37.9		79.7
III Matt Henderson	124.9	\$224,235	\$145,000	154.6	\$103,797	\$109,000	95.2	\$328,032	78.2		72.8
Josh Chalom	106.1	96,428	70,000	137.8	112,277	151,000	74.4	208,705	48.4		78.5
IV Mathew Hart	163.8	\$133,192	\$120,000	111.0	\$164,657	\$76,000	216.7	\$297,849	36.3		76.1
Dustin Venekamp	123.5	98,717	100,000	98.7	123,082	83,000	148.3	221,799	103.9		73.9
Ryan Giddens	93.3	63,102	120,000	52.6	58,954	44,000	134.0	122,056	10.6	87	
V Chad Deley	120.4	\$73,120	\$65,000	112.5	\$116,844	\$91,000	128.4	\$189,964	63.4		75.5
Jeremy Welch	116.7	98,968	65,000	152.3	40,566	50,000	81.1	139,533	76.3		74.3
Desi Dimitrova	106.7	116,093	80,000	145.1	45,766	67,000	68.3	161,859	37.6		81.9
Nigel Crowe	101.2	72,147	75,000	96.2	67,917	64,000	106.1	140,064	22.9		78.3
Eric Cochran	95.0	61,290	70,000	87.6	77,807	76,000	102.4	139,098	12.9		81.1
VI Corey Neff	181.0	\$134,024	\$55,000	243.7	\$49,715	\$42,000	118.4	\$183,739	108.0		72.5
Daniel Umbertone	155.9	88,098	45,000	195.8	58,052	50,000	116.1	146,149	51.9		77.4
Albert Serur	129.0	63,073	45,000	140.2	68,390	58,000	117.9	131,464	104.1		78.8
Dorian Oldham	125.3	75,967	50,000	151.9	54,222	55,000	98.6	130,189	50.5		77.8
Tiffany Roland	106.6	43,643	45,000	97.0	66,297	57,000	116.3	109,940	64.2		79.3
VII Travis Moody	124.8	\$45,244	\$45,000	100.5	\$62,630	\$42,000	149.1	\$107,874	15.3		78.7
Moswen Taylor	116.3	54,493	45,000	121.1	46,867	42,000	111.6	101,360	95.4		78.8
Jared Cleckner	95.0	36,067	40,000	90.2	37,970	38,000	99.9	74,038	16.0		72.6
Byron Paz	95.0	43,447	45,000	96.5	44,867	48,000	93.5	88,313	43.2		72.5
VIII Erin Allen	200.2	\$82,837	\$26,000	318.6	\$21,247	\$26,000	81.7	\$104,084	609.4		73.6
Cisco Perez	144.8	54,290	35,000	155.1	45,708	34,000	134.4	99,997	31.8		77.5
Dorian Brown	115.7	53,112	45,000	118.0	23,817	21,000	113.4	76,928	43.0		74.6
Krista Thieme	113.4	35,206	26,000	135.4	23,746	26,000	91.3	58,952	43.1		71.6

YTD

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I Zachary Hart	109.9	\$2,892,255	\$2,720,000	106.3	\$2,295,409	\$2,024,000	113.4	\$5,187,664	33.1		75.0
Giglione-Ackerman	105.9	3,388,087	2,800,000	121.0	2,147,767	2,368,000	90.7	5,535,855	28.9		77.4
Theodore Pappas	105.3	2,198,873	2,080,000	105.7	3,479,313	3,320,000	104.8	5,678,186	27.0		77.8
Altig-Orlovic	101.7	9,208,473	8,840,000	104.2	15,866,212	16,000,000	99.2	25,074,686	17.8		79.5
Sabrina Lloyd	90.9	3,277,321	3,920,000	83.6	1,287,076	1,312,000	98.1	4,564,397	20.0		74.7
II Michael Vasu	113.9	\$1,797,333	\$1,920,000	93.6	\$2,147,524	\$1,600,000	134.2	\$3,944,857	48.7	90	
Durhon Oldham	102.1	1,778,926	1,760,000	101.1	2,733,265	2,648,000	103.2	4,512,191	16.5		79.7
III Matt Henderson	106.9	\$1,442,139	\$1,160,000	124.3	\$780,691	\$872,000	89.5	\$2,222,830	25.4		72.8
Laura Fisher	105.9	1,477,157	1,600,000	92.3	1,146,221	960,000	119.4	2,623,379	32.4		75.6
IV Dustin Venekamp	114.4	\$870,902	\$800,000	108.9	\$796,434	\$664,000	119.9	\$1,667,336	23.1		73.9
Mathew Hart	102.7	830,994	960,000	86.6	723,043	608,000	118.9	1,554,037	11.0		76.1
V Chad Deley	105.0	\$407,160	\$520,000	78.3	\$958,104	\$728,000	131.6	\$1,365,264	35.2		75.5
Eric Cochran	100.0	571,422	560,000	102.0	595,233	608,000	97.9	1,166,655	23.0		81.1
VI Albert Serur	128.1	\$507,477	\$360,000	141.0	\$534,717	\$464,000	115.2	\$1,042,194	59.5		78.8
Corey Neff	126.3	720,824	440,000	163.8	298,008	336,000	88.7	1,018,833	57.8		72.5
Daniel Umbertone	118.8	417,664	360,000	116.0	486,608	400,000	121.7	904,272	41.4		77.4
Tiffany Roland	100.1	372,706	360,000	103.5	440,685	456,000	96.6	813,391	38.3		79.3
Dorian Oldham	98.9	414,958	400,000	103.7	413,851	440,000	94.1	828,810	21.0		77.8
VII Travis Moody	120.7	\$320,753	\$360,000	89.1	\$511,912	\$336,000	152.4	\$832,665	43.1		78.7
Moswen Taylor	112.6	494,482	360,000	137.4	295,271	336,000	87.9	789,753	89.5		78.8
Jared Cleckner	99.0	348,653	320,000	109.0	270,852	304,000	89.1	619,505	28.3		72.6
VIII Cisco Perez	138.9	\$474,213	\$280,000	169.4	\$295,130	\$272,000	108.5	\$769,343	67.5		77.5
Dorian Brown	124.4	357,746	360,000	99.4	251,058	168,000	149.4	608,804	26.2		74.6
Erin Allen	120.7	434,782	208,000	209.0	67,196	208,000	32.3	501,977	3,321.3		73.6
Krista Thieme	95.5	325,405	208,000	156.4	72,017	208,000	34.6	397,422	81.0		71.6

TOP PERFORMANCE FACTOR ▶

† Performance factor = (% F6 Mo Obj + % P6 Mo Obj) ÷ 2

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% Growth and 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-VIII will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.

CATEGORY I



1 CHUCK HILL
LODI, CA



2 SUSAN GILBERT
CHICAGO, IL

CATEGORY II



1 ROBIN ANDRADE
KINGSTON, MA



2 TIMOTHY LEARY
BUFFALO, NY

CATEGORY III



1 ANNA GUIDO ROHRER
HAMILTON, OH



2 DAVID BLAISDELL
GOODLETTSVILLE, TN

CATEGORY IV



1 STEVE ORCHERTON
VICTORIA, BC



2 SHANE KNOWLES
ELIZABETH, ME

TOPROOKIE



CASEY CASH
CLINTON, MT

ICEBREAKER



TOMMY FLYNN
SPOKANE, WA

TOPMANAGER



DAWN TRUDDEN
DUNLAP, IL

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

CATEGORY	POPULATION
1	over 11,000,000
2	8,000,000 to 10,999,000
3	5,000,000 to 7,999,999
4	Under 5,000,000

ROOKIE: Reps with 2015 Hire Date
ICEBREAKER: Reps with 2016 Hire Date
PR MANAGER: Overall card growth at the end of the current month over previous year.

AUGUST

Category	Rank	Cards	Location/Manager
I	1	5,816	NorCal & Reno/Jason Beckman
	2	3,574	Chicago/Dawn Trudden
	3	2,598	AZ/Jason Beckman
	4	2,497	Philly & DE/Michelle Baxter
	5	1,997	NY City/Brian Ryan
II	1	3,643	Mass & RI/Rosanna Gill
	2	2,057	NY State/JT Tasker
	3	1,986	S FL/Billy Sauers
	4	1,727	GA/John Keliher
	5	1,268	MD/DC & N VA/John Keliher
III	1	2,503	S OH/Tami Williams
	2	1,713	TN & SW NC/Beth Farm
	3	1,416	MN/Dawn Trudden
	4	1,125	CO/Cindy Cleary
	5	1,041	MN/Dawn Trudden
IV	1	1,496	BC/Deborah Boles
	2	1,118	ME & NH/Rosanna Gill
	3	1,059	OR/Jason Beckman
	4	1,048	MT/Denise Gilbert
	5	866	KS & NW MO/Cindy Cleary
Rookie	1	1,048	MT/Denise Gilbert
IceBreaker	1	700	WA/Jason Beckman

ALL TIME RECORD: 18,960 Cards

MANAGERS: AUGUST

Rank	Cards	Location/Manager
1	3,751	Denise Gilbert
2	3,076	Jason Beckman
3	2,092	Michelle Baxter
4	1,556	Michelle Baxter
5	1,418	Patti Morgan

BONUS: AUGUST

Ken Altizer	Casey Cash	Vivian Dwyer	Krissa Hensley	Nicole McCarthy	Nicole Pate	Don Spohn
Donna Altshue	Fran Christie	Wiki Farr	Dee Hettinger	Lisa McGee	Cas Robinson	Randy Stockley
Robin Andrade	Cheryl Cook	Mark Flemm	Brett Hulme	Kimberly McGuire	Chas Robinson	Jessica Treybick
Malka Arony	Michael Cooper	Tommy Flynn	Shane Knowles	Kevin McKeen	Anna Guido Rohrer	Bryan Uhl
Stephanie Baumann	Amanda Cross	Mark Gagliardi	Cindy Kunc	Pam Monetti	Gary Rothman	Leo VanDenBussche
Ralph Beard	Erica Dalager	Susan Gilbert	Donna LaMontagna	Jermaine Moore	Rebecca Rozario	Lori Vaughn
Lisa Bennett	Travis Daniels	Laurie Gruber	Timothy Leary	George Murry	Irene Rurycz	John Wagner
Gabriela Berloni	Robin Denham	Lisa Guay	Larry Lozano	Tim O'Connor	Steve Sanchez	Al Wall
Deborah Boles	Brenda Di Somma	Jeffrey Hapke	Dianna Lueke	Steve Orcheron	Tracy Smith	Lisa West
Lou Nell Busby	Dion Dizon	Jerry Hartnett	Lacy Martin	Kathy Pappas	Rona Pileggi Spano	

YTD

Category	Rank	Cards	Location/Manager
I	*1	24,211	AZ/Jason Beckman
	*2	21,944	NorCal & Reno/Jason Beckman
	3	14,747	NJ/Brian Ryan
	4	14,436	NY City/Brian Ryan
	5	12,393	Toronto/Jacqueline Lowe
II	*1	15,791	Mass & RI/Rosanna Gill
	*2	9,978	BC/Deborah Boles
	3	9,324	ON/Jacqueline Lowe
	4	9,122	NY State/JT Tasker
	5	7,842	Houston/Christa Davis
III	*1	10,492	MN/Dawn Trudden
	*2	10,354	S OH/Tami Williams
	3	9,417	TN & SW NC/Beth Farm
	4	9,125	NV/Jason Beckman
	5	7,323	MN/Dawn Trudden
IV	*1	10,287	KS & NW MO/Cindy Cleary
	*2	9,544	BC/Deborah Boles
	3	9,318	IA/Dawn Trudden
	4	9,236	HI/Daryl Barnett
	5	8,897	NE/Cindy Cleary

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: YTD

Rank	Cards	Location/Manager
*1	17,138	Laurie Onasch
*2	15,309	Michelle Baxter
*3	14,119	Patti Morgan
4	9,905	Denise Gilbert
5	7,111	Patti Morgan

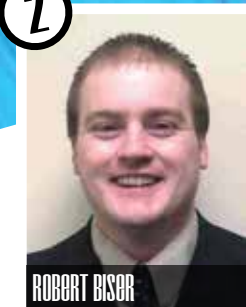
SA/GA DIRECT CODE FIELD TRAINING BONUS

1




\$7,550
Sabrina Lloyd

2




\$6,901
Zachary Hart

3




\$6,377
David Hausman

4



\$6,313
Sabrina Lloyd

5



\$6,112
Sabrina Lloyd

AUGUST BONUS LEADERS | PAYOUT: **\$740,933** | QUALIFIERS: **789**

<p>\$ 7,550 Edill Cobos 6,901 Robert Biser 6,377 Alexandra Graham 6,313 Patrycja Grudzinska 6,112 Meghan Harris 6,091 Svyatoslav Stefanyshyn 5,304 Omar Torres 5,114 Timothy Bugge 4,763 Tad Teeters 4,696 Matt McBride 4,532 Matthew Rodriguez 4,407 Tabitha Witherell 4,369 Waleah Salah 4,332 Casey Finley 4,219 Stephanie Brown 4,195 Zonia Ramirez 4,147 Eric Thompson 3,873 Kendall Wilson 3,801 Travis Vaughn 3,728 Desarae Freeman 3,695 Brent Bowling 3,671 Brenda Fox 3,664 Yuriy Kosovan 3,652 Ryan Orloski 3,549 Mark Dominguez 3,508 Ranjana Chopra 3,319 Leonel Lazcano 3,289 Elias Boles 3,279 Adam Kidikas 3,264 Alex Normandeau 3,260 Michael Russo 3,234 Christopher Bennett 3,228 Tonya Bailey 3,203 Megan Johnson 3,199 Komo Davis 3,198 Ariana Jones 3,127 Auston Mavrak 3,121 Derek Foore 3,039 Timothy Penso 3,025 Dylan White 2,975 Alexandra Berberich</p>	<p>\$ 2,973 Timothy Watson 2,958 Frank Rodriguez 2,871 Colin Bryant 2,854 Jenna Gula 2,798 William Tompkins 2,785 Anita Przybylowicz 2,762 Bryant Rayford 2,748 Vincia Moore 2,737 Phillip Munsey 2,718 Jahlill Sunrise 2,714 Yamid Mendoza Sanchez 2,669 Brenton Franklin 2,641 Ruben Santillana 2,589 Andres Liranzo 2,579 Fran Kolos 2,555 Massoud Vaziri 2,527 Rebecca Stern 2,520 Brody Maughan-Evanson 2,513 Jordan Lacy 2,502 Martha Garcia 2,485 Danielle Morales 2,479 Orlando Mayorga 2,461 Joseph Kanaan 2,445 Leo Wright 2,423 Hector Mendez 2,392 Allan Cilez-Martinez 2,387 Cathleen Hairston 2,386 Aaron Voegel 2,368 Asad Ahmed 2,363 Christopher Muraca 2,358 Matthew Miller 2,335 Jesus Tolentino 2,330 Michelle Seaman 2,307 Phillip Jenkins 2,300 James Jones 2,282 Victor Argurto 2,270 Kimberly Hamilton 2,265 George Young 2,263 Manuel Diaz 2,244 Joseph McCallister 2,237 Ashley Rust</p>	<p>\$ 2,223 Jacob Vargas 2,211 Armin Farahbakhsh-Priebe 2,185 Holly Bonhorst 2,123 Alisha Stone 2,120 Joshua Flanagan 2,095 Evron Simon 2,060 Richard Gaffney 2,029 Tiffany Babin 2,015 Phillip Abney 1,992 Garrett Shelton 1,981 Nedal Kawash 1,979 Tom Weller 1,972 Autumn Wright 1,954 Jesse Benwell 1,948 Alexander Spooner 1,939 Jarret Lane 1,934 Marcus Piccirilli 1,927 Jason von Rosenberg 1,912 Cameron Stanley 1,903 Derron Alexander 1,899 Jenny Alvarez 1,897 Norine Fortier 1,895 Nickoy Hylton 1,843 Taylor Thomas 1,838 Thomas Huynh 1,824 Robin Gonzalez 1,820 Samuel Robertson 1,800 Aaron Voegel 1,797 Antonio Evans 1,777 Eric Watson 1,774 Daniel Gaviria-Velasquez 1,768 James Parker 1,767 Jeffrey Gilliana 1,742 Mchel Helgeson 1,713 Rafael Kajatt 1,710 Michael Stuver 1,701 Danielle LaBarbera 1,694 Chevere Archer 1,686 Alma Lozano 1,680 Calvin Irving 1,672 Nic Iagulli</p>	<p>\$ 1,662 Peter Gabranski 1,655 Shanita Ellmers 1,649 Eric Snyder 1,629 Shalom Chaimov 1,622 Joshua Flanagan 1,619 Sarah Whiting 1,618 Brandy Maynes 1,608 Patrick Ngangyou Tchouchui 1,604 Dalyn Quilausing 1,604 Justine Dennis 1,599 Kasey Williamson 1,596 Jennifer Class-Rodriguez 1,592 Miguel Fajardo 1,591 Aaron Parks 1,580 Brenton Patterson 1,579 Dylan Klotz 1,575 Ronald Kutruff 1,571 Jacob Carlson 1,569 Azar Afnan 1,552 Kanon McGee 1,552 Roger Rau 1,549 Jackie Alston 1,548 Vanessa Ventura-Sandoval 1,546 Marysa Maggio 1,542 Angeleena O'Hearn 1,533 Kiah Bryant 1,524 Joel Trask 1,505 Zachary Hansen 1,502 Suzanne McRoberts 1,500 Julia Loboda 1,489 Roy Bartell 1,485 Francis Ingulli 1,478 Abraham Weissman 1,477 Dawid Liniewski 1,474 Vincent Campana 1,463 Joel Nunez 1,459 Min Jiang 1,452 Timothy Chandler 1,443 Lineti Pasikala 1,442 Rayleen Kama 1,442 Cory Mulherin</p>	<p>\$ 1,439 Carlton Mack 1,437 Sanyo Galloway 1,416 Joshua Garrison 1,414 Jocelyn Bolito 1,387 Candice Stuckey 1,387 Heulett Suggs 1,383 Edmaggie Myrthil 1,381 Shannon Stewart 1,366 Michael Abney 1,362 Bryan Juskiw 1,351 John Turner 1,347 Mike Paragiou 1,337 Hyunchul Chung 1,334 Candice Anderson 1,334 Brandon C Johnson 1,334 Nicholas Shelton 1,332 Sherly Philippe 1,318 Aaron McEntire 1,315 Ashley Conte 1,314 Matthew Dawson 1,308 Christopher Bungay 1,307 Lindsey Dettwiller 1,300 Dwayne Nabors 1,299 Michael Steimle 1,295 Kirsten Watkins 1,286 Dean Gushi 1,286 Ricardo Alanis 1,284 Timothy Moody 1,273 Deborah Paredes 1,267 Emily Brunner 1,264 David Herchick 1,253 Jordan Arcuri 1,245 Man Tak Tong 1,244 Jamal Simmons 1,244 Paul Smith 1,244 Jesus Para 1,244 Michael DeGiovanni 1,240 Scott Davison 1,238 Alisha Anderton 1,227 Daniel Walton 1,222 Thomas Longino</p>
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<p>\$ 1,209 Nathan Hunt 1,200 John Vacca 1,188 Damaris Henderson 1,186 Evelyn Howell 1,184 William Hart 1,183 Lalitha Janardhanan 1,182 Michael Stelly 1,181 Benjamin Varner 1,174 Paul Helling 1,168 David Lawrence 1,167 Christopher Stevens 1,166 Pedro Lemos 1,154 Nina Blackmon 1,154 Bret Nilson 1,150 Cristina Fox 1,144 Abbas Abdul-Khaliq 1,140 Samaris Gener 1,137 Michael Coulthard 1,136 Christina LaPlant 1,133 John Lamere 1,130 Chirotam Ilokwu 1,124 Taylor Foster 1,119 James Buch 1,112 Kimberle Spooner 1,112 Kristopher Storm 1,101 Sean Hansen 1,100 Luiz DeOliveira 1,093 Adam Wolcott 1,089 Fred Greenawalt 1,071 Carrie Hammer 1,069 Adam Hanna 1,064 James Sherwood 1,057 Craig Mitchell 1,050 Kyle Alden 1,048 Tiffney Harmouche 1,045 Kaiser Mattos 1,031 Kimberly West 1,027 Temesghen Starr 1,026 Christopher Limas 1,021 Ryan Beuc 1,018 Justin Smith 1,016 Luckey Boston 1,015 Cassandra Perez 1,006 Duane Shaw 1,006 Skyler Hornung 1,005 Stefan Johannsson 998 Max Nozek</p>	<p>\$ 998 Terrence Smith 991 Vassilios Katos 986 Christopher Ross 985 John McDougald 983 Beaux Southern 975 Jacob Giangiuli 973 Oleg Novitchii 972 Eric Peyton 969 Martyna Duda-Pasieka 968 Thomas Dillon 964 Scott Hannon 963 Peter Cappuccio 959 Laaina Havea 955 Stuart Pagan 954 George Taramas 946 Corina Araujo 945 Sean Thormann 944 Christina McGregor 941 Orby Kelley 931 Schuyler McCabe 927 Bilal Farsakh 919 Ashley Flood 915 Matthew Halbraier 910 Daniel Dunham 906 Tyler Ray 904 Reuben Paygai 903 Christopher Clark 903 Lara Wyatt 894 Joseph Rotolo 890 Clayton Bonner 889 Nicholas Deliberto 885 Marcus Moody 882 Moli Kaufusi 880 Ekaterina Andreeva 878 Michele Meade 876 Austin A Smith 875 Richard Tabanji 867 Brandon Berger 866 Casandra Carter 865 Michelle DeMoss 863 Kurt Lagorio 858 Steve Hartman 856 Jermeele Wilson 856 Anthony Chirico 855 Rachel Mesnard 855 Ashley Ruhl 852 Karima Hartani</p>	<p>\$ 852 Sharon Barnes 848 Zoltan Krecsko 846 Holly Lacey 843 Warren Ballard 840 Michelson Aristhyll 840 Dane Harnack 840 Natalia Tatkovska 834 Robert Hero 832 Vincent Meyer 830 Toni Mussara 819 Attar Chalif 815 Rhonda Boucher 813 Alejandro Gonzales 812 Justin Diaz 802 Brenda Goff 801 Victoria Gonzales 801 Travis Vandenberghe 801 Vincent Andreotti 797 Daniel Foore 796 Matthew Pengtakoon 794 Donte Grant 792 Adem Abdula 789 Saul Lopez 789 Marie Campbell 786 Ryan Hillman 781 Kyle Giczkowski 777 Pamela Randle 777 Mercedes Phillips 776 Badr Elkousy 774 Courtney Haas 773 Eric Jaeger 772 Monica McKinney 768 Kamal Tayyib 767 Demitrius Lucas 764 Casey Moore 763 DeAnthony Hartman 763 Jennifer Bettis 761 Matthew Kurey 758 Arien Seemann 757 Issac Estrada 746 Michael Dorn 744 Belaid Belkaid 742 Emi Yokoyama 742 Alex Tarras 740 Alix Albright 739 Karen Mosley 738 Raymond Mazzella</p>	<p>\$ 737 Alex Paguio 737 Rochelle Weber 733 Erin Noyd 729 Antolina Cuevas 728 LaKatta Carey 728 Craig Deeken 722 Liam Flaherty 721 Christopher Walsh 717 Cassidy Stock 713 Tyler Goetsch 709 Carl Lindsay 707 Aaron Freburger 705 Joel Braggs 705 Brandon Foster 697 Ray Salmon 694 Steven Barton 692 Keona France 676 Philip Morgenthaler 676 Enrique Lopez 667 Emma Sermos 661 Kimberly Tagliavia 658 Felipe Machado-Santanna 658 Victoria Perea 657 Jeremy Becker 656 Mayra Robles 654 Barkley Collinson 654 Alex Charalambous 653 Michael Clower 650 Zavier Borchelt 646 Alan Fricke 646 Kyle Lewicki 642 Lindsey Whitehurst 638 Jason Lee 637 Leisa Taylor 632 Brian Howard 632 Krystian Drozd 631 Margaret Rivera 624 John Jefferson 622 Jordan McDaniel 619 Aziz Farsakh 617 Emmanuel Fedna 617 Peter Kwiatkowski 615 Joshua Randolph 615 Ricardo Garavito 614 Joshua Crisp 614 Deserick Davenport</p>	<p>\$ 613 Kevin Ness 610 Kimberly Martinez 610 Aaron Dupras 608 Raynaldo Lafontant 608 Christopher Pabon 607 Chloe Senia 605 Jessica D Smith 597 Brandon Denesiuk 596 Peer Shmelzer 595 Darren Lawhon 594 Aleisha Sampson 593 Maura Moncada 591 James Cassie 586 Jagdish Sukhu 580 Sung Oh 575 Nicholas Yang 572 Travis Kovach 572 Shelbi Sofranko 568 Alejandra Franco-Salinas 567 Dexter Phillip 567 Deonte Jones 562 David Hefflin 559 Gustavo Rivera-Delgado 559 George Bort 557 Jonathan Phillips 555 Ryan Hume 554 Brandon Ruis 549 Daniel E Austin 544 Paolo Dandrea 541 Jennifer VanKerckvoorde 539 Orey Yates 536 Fernando Sioridia 536 Alexander Rodriguez 533 Christopher Silakoski 532 Bethany Evans 530 Jaclyn West 528 Thomas Carney 522 Mark Lahijani 514 Jasmin Gallaga 512 Robert Drake 508 Kay Pomroy 507 Tabitha McDermid 507 Anne Ryding 502 Mauricie Coleman 502 Mireya Lopez 500 Alejandro Pineda 500 Steven D'Ambra</p>
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4 BONUS TOTAL: \$5,270,788

WORLD'S GREATEST
\$2,404,783

LEADERSHIP
\$2,066,946

REINSTATEMENT
\$58,126

SA/GA TRAINING
\$740,933

All qualifiers listed achieved at least \$500 in bonus totals

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August Qualifiers—
Outstanding Producers & PR Representatives:

Joachim Jean
 Laura Fisher
 3 Qualifications
 \$70,820 Net ALP
 80.4 RET

Henry Ingraham
 Williams-Zophin
 1 Qualification
 \$61,507 Net ALP
 85.4 RET

Mark Dushaj
 Zachary Hart
 1 Qualification
 \$147,167 Net ALP
 80 RET

Richard Carter
 Altig-Orlovic
 5 Qualifications
 \$75,832 Net ALP
 96.5 RET

Elba Vargas
 Simon Arias
 1 Qualification
 \$67,361 Net ALP
 80.2 RET

Igor Melcharek
 Altig-Orlovic
 2 Qualification
 \$58,900 Net ALP
 82.3 RET

Erez Shabtay
 Michael Vasu
 17 Qualifications
 \$90,789 Net ALP
 91.7 RET

Joseph Sarasin
 Surace-Smith
 5 Qualifications
 \$75,379 Net ALP
 83.4 RET

Mark Lahijani
 Theodore Pappas
 1 Qualifications
 \$63,724 Net ALP
 83.7 RET

Malka Arony
 Arizona
 6 Qualifications
 17,647 Cards

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Bruce Alford

Bruce had 58.27% growth over August of 2015.

PR Director of the Month



Jason Beckman

Jason had 33.07% Lead Growth over August of 2015.

WHAT DOESN'T KILL YOU



The most difficult obstacle I faced in my career was going back into the field as an SGA to sell and train to rebuild my agency. I had a very successful year in 2005. I was on the Executive Council, helping make decisions that would affect the future growth of AIL. I was flying high.

In 2006, my agency's retention numbers hit an all-time low (due to a bad decision on my part), which caused my managers and agents to lose their advances and bonuses. Without the ability to get paid, most everyone left the business. My office of 60-70 people was decimated to a total of 11 plus me. It was devastating.

Failure was not an option. There was no way I was okay with losing everything I had worked so hard to build; no way I was going to let the people who had stuck with me down. There was no other choice — I had to go back to the field to make money to pay the bills. There I was, an Executive Council member, having to go back out into the field, working as hard as I ever had back when I started. Talk about humbling. I had to start all over after having built one of the fastest growing agencies at that time.

That experience was priceless in terms of the effect it had on my career.

I learned 3 things that will stick with me forever:

- Stay humble — very humble — in your good fortune and don't forget where you came from.
- Success is a journey not a destination. Most successful people are normal people who continued forward experiencing a string of failures that in the end they turned to success.

- Always be willing to do whatever it takes. This business is a "show me," lead-by-example business. There would be no way to ask others to repeatedly go back to the field and work to rebuild their business if I wasn't willing to do that myself.

If you're struggling, remember that success is not like a lottery ticket. It's not "get lucky one time and everything is great."

Embrace the struggle, acknowledge that it's real. But most importantly, enjoy the process, the journey, and the fulfillment that comes from overcoming the obstacle. Know that you are learning, growing, getting stronger and better able to recover from setbacks quickly.

You will look back at some point and know that it was all worthwhile.

Trust me. I know. 🙏

STRENGTH DOES NOT COME FROM WINNING. YOUR STRUGGLES DEVELOP YOUR STRENGTHS.
— ARNOLD SCHWARZENEGGER

EVERYBODY LOVES STORIES OF ORDINARY people triumphing over adversity. I know I sure do. Whether it's a longshot breaking out from behind to win the big race or someone who overcomes obstacles against all odds, stories of victory and success inspire us to persevere through our own struggles.

Every one of us has had to overcome at least one obstacle or another to get to where we are today. If anyone tells you they haven't struggled in some way at one time or another, they're either being less than truthful or their struggle hasn't happened yet.



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